

Information to identify the case:

Debtor 1	<u>Lincoln White</u>	Social Security number or ITIN	xxx-xx-0422
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Doris White</u>	Social Security number or ITIN	xxx-xx-3387
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-19773-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lincoln White
dba First Class Auto Repair

Doris White

6/2/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lincoln White
Doris White
Debtors

Case No. 18-19773-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 02, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID db/jdb	Recipient Name and Address
cr	+ Lincoln White, Doris White, 116 Honeysuckle Drive, Trenton, NJ 08638-1841
cr	+ CIT BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ CIT BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ DOVENMUEHLE MORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r	+ Elaine Graham, EXP Realty, LLC, 28 Valley Road, Monclair, NJ 07042-2709
cr	+ LOANCARE, LLC, AS SERVICER FOR CIT BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ SANTANDER BANK, N.A., SANTANDER BANK, N.A., 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ SANTANDER BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517849355	+ CIT BANK, N.A., LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
517528974	+ CIT Bank,N.A., PO Box 9013, Addison, TX 75001-9013
517528979	+ Parker McCay, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
517528980	+ Parker McCay, P.A., 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
517746132	+ SANTANDER BANK, N.A., SANTANDER BANK, N.A., 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH, IL 60047-8945
517657745	+ SANTANDER BANK, NA, 1 Corporate Drive, Ste. 360, Lake Zurich, IL 60047-8945

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address	Date/Time	Recipient Name and Address
	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 02 2022 20:47:00	Loan Care, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517528973	EDI: BANKAMER.COM	Jun 03 2022 00:43:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517639495	+ EDI: BANKAMER2.COM	Jun 03 2022 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517528982	EDI: CITICORP.COM	Jun 03 2022 00:43:00	Sears, PO BOX 78051, Phoenix, AZ 85062
517528975	+ EDI: DISCOVER.COM	Jun 03 2022 00:43:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517528976	+ EDI: CITICORP.COM	Jun 03 2022 00:43:00	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
517641144	Email/PDF: resurgentbknofications@resurgent.com	Jun 02 2022 20:53:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517528977	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 02 2022 20:47:00	Loan Care, PO Box 8068, Virginia Beach, VA

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 31

517528978	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 02 2022 20:47:00	23450-8068 Loan Care, ATTN: Collections Department, PO Box 8068, Virginia Beach, VA 23450-8068
517656660	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
517528981	+ Email/Text: DeftBkr@santander.us	Jun 02 2022 20:47:00	Santander Bank, N.A., Mail Code 10-6438-MA4, 601 Penn Street, Reading, PA 19601-3563
518996682	+ Email/Text: bkenotice@rushmorelm.com	Jun 02 2022 20:47:00	U.S. Bank Trust N.A. et. al, C/O Rushmore Loan Management, P.O. Box 55004, Irvine, CA 92619-2708, U.S. Bank Trust N.A. et. al, C/O Rushmore Loan Management 92619-5004
518996681	+ Email/Text: bkenotice@rushmorelm.com	Jun 02 2022 20:47:00	U.S. Bank Trust N.A. et. al, C/O Rushmore Loan Management, P.O. Box 55004, Irvine, CA 92619-5004
517528984	EDI: WFFC.COM	Jun 03 2022 00:43:00	Wells Fargo Bank, Home Equity Group, 1 home Campus X2303-01A, Des Moines, IA 50328-0001
517564323	+ EDI: WFFC.COM	Jun 03 2022 00:43:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517528983		Wachovia

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor CIT Bank N.A. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Craig Scott Keiser	on behalf of Creditor SANTANDER BANK N.A. craig.keiser@law.njoag.gov

District/off: 0312-3

User: admin

Page 3 of 3

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Denise E. Carlon

on behalf of Creditor Tiki Series IV Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com

Kevin C. Fayette

on behalf of Joint Debtor Doris White kfayette@kevinfayette.com

Kevin C. Fayette

on behalf of Debtor Lincoln White kfayette@kevinfayette.com

Kevin Gordon McDonald

on behalf of Creditor MTGLQ Investors LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Nicholas V. Rogers

on behalf of Creditor DOVENMUEHLE MORTGAGE INC. nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor LOANCARE LLC, AS SERVICER FOR CIT BANK, N.A. nj.bkecf@fedphe.com

Nicole Marie Savage

on behalf of Creditor SANTANDER BANK NA nicole.savage@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15